

IN THE COURT OF APPEALS OF THE STATE OF NEW MEXICO

Court of Appeals of New Mexico

Filed 1/9/2026 7:41 AM



Mark Reynolds

**U.S. BANK TRUST COMPANY
NATIONAL ASSOCIATION, as
trustee and successor in interest to
U.S. BANK NATIONAL ASSOCIATION,
as trustee for the structured asset
mortgage investments II prime mortgage
trust, mortgage pass-through certificates,
series 2004-CL2,**

Plaintiff-Appellee,

v.

No. A-1-CA-42657

RUBEN GALLEGOS,

Defendant-Appellant,

and

**SPRINGLEAF FINANCIAL SERVICES, INC.,
a Delaware corporation; NEW MEXICO
TAXATION & REVENUE DEPARTMENT; and
DEPARTMENT OF THE TREASURY-
INTERNAL REVENUE SERVICE,**

Defendants.

APPEAL FROM THE DISTRICT COURT OF BERNALILLO COUNTY

Daniel E. Ramczyk, District Court Judge

Rose Ramirez & Associates, P.C.

Elizabeth Drantell

Albuquerque, NM

for Appellee

1 The Gallegos Law Offices PC
2 R. Ruben Gallegos
3 Albuquerque, NM

4 for Appellant

5 **MEMORANDUM OPINION**

6 **IVES, Judge.**

7 {1} Summary affirmance was proposed for the reasons stated in the notice of
8 proposed summary disposition. No memorandum opposing summary affirmance has
9 been filed and the time for doing so has expired. **AFFIRMED.**

10 {2} **IT IS SO ORDERED.**

11 
12 **ZACHARY A. IVES, Judge**

13 **WE CONCUR:**

14 
15 **J. MILES HANISEE, Judge**

16 
17 **SHAMMARA H. HENDERSON, Judge**